

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-31480  
Theresa Patricia Coeyman Judge: MBK

Debtor(s)

1st Modified

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 08/22/2018  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO

Initial Debtor: /s/TPC

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 274.00 per month to the Chapter 13 Trustee, starting on September 1, 2018 for approximately 50 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 351 Rancocas Drive Brick NJ

Proposed date for completion: January 31, 2019

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,709.33
DOMESTIC SUPPORT OBLIGATION		
IRS	Taxes	\$14,133.90

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
1st Mortgage Nationstar	351 Rancocas Drive Brick, NJ	Unknown	0%	arrears to be cured through sale of property	

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Bank of America - 2nd mortgage	351 Rancocas Drive Brick NJ	\$0 (debt discharged in prior chapter 7)	\$234,000.00	\$542,673.00	\$0	0%	\$0

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions** ☐ NONE

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
2nd Mortgage - Bank of America	351 Rancocas Drive Brick NJ	\$0 debt discharged in prior ch 7	\$234,000.00	\$542,673.00	\$0	Total amount of lien debt discharged in prior chapter 7

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification** ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/24/2017.

Explain below **why** the plan is being modified:

The plan is being modified to extend time to sell property located at 351 Rancocas Drive Brick NJ for an additional 6 months until January 31, 2019.

Explain below **how** the plan is being modified:

Part 1c - changed to extend time to sell property located at 351 Rancocas Drive Brick NJ for an additional 6 months until January 31, 2019.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 08/22/2018

/s/ William H. Oliver, Jr.  
Attorney for the Debtor

Date: 08/22/2018

/s/Theresa Patricia Coeyman  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 08/22/2018

/s/ William H. Oliver, Jr.  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 08/22/2018

/s/Theresa Patricia Coeyman  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Theresa Patricia Coeyman  
DebtorCase No. 17-31480-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 28

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db +Theresa Patricia Coeyman, 351 Rancocas Drive, Brick, NJ 08724-4416  
 r +Pittenger Realty, 2240 Highway 33, Neptune, NJ 07753-6121  
 r +ReMax Homeland, 42 East Main St., Freehold, NJ 07728-2295  
 517137158 ++ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230,  
 WEST LONG BRANCH NJ 07764-1306  
 (address filed with court: Allied Digestive Health, 60 Hwy 36 Ste B,  
 West Long Branch, NJ 07764-1463)  
 517159758 +Aldridge Pite, LLP, 4375 Jutland Drive., Suite 200, P.O. Box 17933,  
 San Diego, CA 92177-7921  
 517137157 +Alert Ambulance, P.O. Box 192, Brick, NJ 08723-0192  
 517137159 +Apex Management, LLC, PO Box 5407, Lancaster, PA 17606-5407  
 517137160 +Apogee Physicians of New Jersey, PO Box 708640, Sandy, UT 84070-8640  
 517137161 +Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564  
 517137162 +Barnabas Health, PB 826504, Philadelphia, PA 19182-6504  
 517137163 +Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418  
 517370915 +DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson, Anschutz & Schneid, P.L.,  
 6409 CONGRESS AVENUE, SUITE 100, BOCA RATON, FL 33487-2853  
 517250716 +Deutsche Bank National Trust Company, CO Nationstar MTG LLC d/b/a Mr. Cooper,  
 ATTN: Bankruptcy Dept., PO BOX 619096, Dallas TX 75261-9096  
 517137166 +Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971  
 517137168 +Meridian, PO Box 9319, Trenton, NJ 08650-1319  
 517137169 +Monmouth Ocean Hosp. Service Corp., 4806 Megill Road, Suite 3, Neptune, NJ 07753-6926  
 517137170 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517137171 +North Rainbow Emerg, PO Box 7418, Philadelphia, PA 19101-7418  
 517239698 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)  
 517137174 +Township of Brick, Po box 949, Matawan, NJ 07747-0949  
 517137175 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2018 23:26:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 24 2018 23:26:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517325797 +E-mail/Text: bkdepartment@rtresolutions.com Aug 24 2018 23:26:59 Bank of America, N.A.,  
 c/o Real Time Resolutions, PO Box 36655, Dallas, TX 75235-1655  
 517137164 +E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Aug 24 2018 23:27:23  
 Behavioral Health JSUMC, PO Box 416765, Boston, MA 02241-6765  
 517137165 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Aug 24 2018 23:27:34  
 Credit Collections Services, 725 canton Street, Norwood, MA 02062-2679  
 517156450 E-mail/Text: cio.bncmail@irs.gov Aug 24 2018 23:26:20 Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 517137172 +E-mail/Text: OMChbankruptcy@hackensackmeridian.org Aug 24 2018 23:27:23 Ocean Medical Center,  
 425 Jack Martin Blvd., Brick, NJ 08724-7732

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, Et Al., c/o Stern & Eisenberg, PC, 1581 Main Street,  
 Suite 200, 1581 Main Street, Suite 200, Warrington  
 cr\* +DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517137167\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,  
 P.O. Box 724, Springfield, NJ 07081)  
 517137173\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0187)

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Aug 24, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company as Trustee for  
Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series  
2007-MLN1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company as Trustee for  
Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series  
2007-MLN1 rsolarz@kmlawgroup.com  
Steven P. Kelly on behalf of Creditor Deutsche Bank National Trust Company, Et Al.  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Theresa Patricia Coeyman bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 8